

WESTERN ROCKIES FEDERAL CREDIT UNION MOBILE SERVICES DISCLOSURE

Mobile Services: Western Rockies Federal Credit Union (WRFCU) Mobile Services allows you to access and view enrolled accounts from your mobile device by utilizing Mobile Web and/or Text Message. In order to participate in WRFCU Mobile Services, your mobile device must be text message enabled and able to send/receive standard text messages. Web enabled mobile devices are only required to use WRFCU Mobile Web Banking. If you do not have a web enabled mobile device, you can still use WRFCU's Text Message Banking. You have the option to enroll in both options.

You may use Mobile Services for the following:

- Transfer funds from your Savings (share), Checking (share draft) and Money Market accounts.
- Obtain balance information on your Savings (share), Checking (share draft), Money Market and Loan accounts;
- Make loan payments from your Savings (share) and Checking (share draft) accounts;
- Obtain balance and transaction history of your accounts; and
- Receive alerts.

By using Mobile Services, you agree to the following terms:

You agree that we may send you information relative to WRFCU Mobile Services through your communication service provider in order to deliver them to you and that your communication service provider is acting as your agent in this capacity. You agree to provide a valid phone number, e-mail address or other delivery location so that we may send you certain information about your applicable account or other information related to the services. Additionally, you agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys' fees) arising from your provision of a phone number, e-mail address, or other delivery location that is not your own, or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of this Disclosure.

WRFCU Mobile is provided for your convenience and does not replace your monthly account statement(s), which are the official record of your accounts. You understand and agree these services may not be encrypted and may include personal or confidential information about you such as your account activity or status. Delivery and receipt of information, including instructions for payment, transfer and other move money transactions, through WRFCU Mobile Services may be delayed or impacted by factors pertaining to your internet service provider(s), phone carriers, other parties, or because of other reasons outside of your control. We will not

be liable for losses or damages arising from disclosure of account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, information and instructions sent through WRFCU Mobile Services. Additionally, not all of the products, services or functionality described in this Disclosure are available when you use a mobile device. Therefore, you may not be eligible to use all the products, services or functionality described when you access or try to access them using a mobile device. We reserve the right to determine your eligibility for any product, service, or functionality. Information available via WRFCU Mobile Services, including balance, transfer and payment information, may differ from the information that is available directly through WRFCU Online Services without the use of a mobile device. Information available directly through WRFCU Online Services without the use of the mobile device may not be available via WRFCU Mobile Services, may be described using different terminology (including capitalized terms used in this Disclosure), or may be more current than information available via WRFCU Mobile Services, including but not limited to account balance information. The method of entering instructions via WRFCU Mobile Services may also differ from the method of entering instructions directly through WRFCU Online Services without the use of a mobile device. Processing of payment and transfer instructions may take longer through WRFCU Mobile Services.

We are not responsible for such differences, whether or not attributable to your use of WRFCU Mobile Services. Additionally, you agree that neither we nor our service providers will be liable for any errors or delays in the content, or for any actions taken in reliance thereon. You are responsible for any and all charges, including, but not limited to, fees associated with the text messaging imposed by your communications service provider. We are not responsible for any damages resulting from your failure to comply with any terms and conditions provided by your communications service provider or any App store.

You may use Text Message Banking for the following:

- Obtain balance information on your Savings (share), Checking (share draft), Money Market and Loan accounts;
- Obtain balance and transaction history of your accounts; and
- Receive alerts.

By activating/registering a Mobile Device for SMS Text Service, you agree to the following terms:

You agree to receive and send electronic text messages about your accounts. WRFCU will send text messages to you based upon the instructions you provide at the time of the SMS request that you send. You hereby acknowledge and accept that each message is sent to you without being encrypted and will include certain information requested on your accounts. You may

request and receive text messages concerning your accounts on any text enabled Mobile Device. It is your responsibility to determine if your wireless carrier provider supports text messages and if your Mobile Device is capable of receiving text messages. Some wireless carriers require premium text message service to receive SMS messages from a financial institution (check with your wireless carrier). WRFCU SMS messages are subject to the terms and conditions of your agreements with your wireless carrier provider even if your use of the SMS service results in addition or changed fees.

Once you activate your Mobile Device for this service, **YOU** are responsible for keeping any personal information in your Mobile Device secure. For your protection, you agree to:

- Cancel SMS Texting if you or your wireless carrier provider is cancelled;
- Cancel SMS Texting if your Mobile Device is lost or stolen;
- Contact WRFCU if your Mobile Device is lost or stolen;
- Cancel or edit SMS Texting if there are changes to your wireless carrier provider or Mobile Device number (cell phone number);
- Erase your “Sent Message” and “Inbox” that may contain your SMS PIN number or other personal information.

You acknowledge, agree and understand that your receipt of any SMS messages may be delayed or prevented by factors affecting your wireless carrier provider and/or other factors outside our control. We neither guarantee the delivery nor the accuracy of the contents of any message(s). You also agree not to hold WRFCU liable for any losses, damages or costs that may arise in whole or in part from the following:

- Non-delivery, delayed delivery, or the misdirected delivery of any message;
- Inaccurate or incomplete content in any message;
- Your reliance on or use of the information provided in any SMS service message for any purpose.

WRFCU provides this SMS Text messaging service as a convenience to you. We do not use text messages for any purpose not included in this system and will not respond to text messages sent to us that do not comply with appropriate action codes. A SMS message does not constitute an official record for the account to which it pertains. WRFCU reserves the right to terminate this service or begin charging a fee for this service at any time without prior notice to you, except where required by law. All provisions of any agreements or disclosures previously made pertaining to your accounts remain in effect and are not superseded or amended by this Disclosure.

Action Codes (Text Commands) include:

- Bal=All Acct Bal
Bal Acct Acct Bal
- Hist=All Accts Recent Activity
Hist Acct Acct Activity
- Help=Commands
- Stop=Cancel

Your use of the Text Message Banking is not constituted as access to the service. In order for the service to remain in active status, you must access the service at least once every (6) months. In other words, you must also access WRFCU Online Services or Mobile Services once every six (6) months for the service to remain active.